GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1964
ANSWERED ON:15.03.2002
CREDIT DEPOSIT RATIO OF BANKS
PATY RIPPLE KYNDIAH

Will the Minister of FINANCE be pleased to state:

(a) the credit deposit ratio of banks in the North Eastern States and Sikkim, State-wise during the last two years vis-Ã -vis India;

(b) the steps Government have taken on the need for greater utilization of deposits collected in the region for its economic development in line with the All India Policy; and

(c) the amount of NPAs of banks in the region and Sikkim, State-wise for the last two years vis-Ã -vis India as well as sector-wise distribution of such NPAs?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL)

(a): The credit deposit ratio of all scheduled commercial banks, regional rural banks and State Co-operative Banks in the North Eastern States, Sikkim and also for the country as a whole for the last two years are given below:

	Name of State	Credit Deposit Ratio (in per cent) March 31, 2000	March 31, 2001
1	Assam	33.00	31.71
2	Arunachal Pradesh	21.00	21.00
3	Manipur	38.40	40.77
4	Meghalaya	17.80	20.21
5	Mizoram	24.90	37.84
6	Nagaland	17.75	25.76
7	Tripura	30.41	27.82
8	Sikkim	13.79	15.59
	All India	58.08	58.53

(b): With a view to increase the flow of credit, Annual Credit Plan are prepared for district every year and implementation thereof is monitored by various fora created under the lead bank scheme viz, Block Level Bankers` Committee at Block level, District Consultative Committee at DistrictLevel and State Level Bankers` Committee at State level. The Annual Credit Plan is prepared taking into consideration availability of bankable proposals/schemes and the potential for lending in the area. Matters relating to CD ratio are also regularly reviewed in the DCC and SLBC meetings.

(c): The amount of Non Performing Asset (NPA) of Public Sector banks in North Eastern States and also for the country as a whole for the last two years are given below:

	Name of State	Position of Non-Performing Assets March 31, 2000 Amount (Rs.crore)	March 31, 2001 Amount (Rs.crore)
1	Assam	898	1262
2	Arunachal Pra	19	25
3	Manipur	134	124
4	Meghalaya	113	129
5	Mizoram	48	53
6	Nagaland	66	64
7	Tripura	166	162
8	Sikkim	12	16

All India	53,294	54,773

Sector-wise break-up of the above NPAs is not available.